

NVB 3001 (Effective 1/21)

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571.



Statement Period: 10/01/2024 - 10/31/2024
Account Name: Miguel Angel Gutierrez Jr
Account Number: 5MS39548
Account Type: CASH
Account Address: 1458 Galway Ave REDLANDS ,CA,92374

Welcome to your Webull Summary Statement!

This document provides a comprehensive overview of your investment activities and holdings within your Webull brokerage account. It serves as a record of your transactions, portfolio performance, and important account details. Details regarding participation in fully-paid securities lending are also provided here. A glossary of key definitions and important terms are provided at the end of the document.

Please note that this statement is for informational purposes only and does not provide personalized investment advice. If you have any questions or need assistance, our customer support team is available to help.

Please note that externally held assets are included on the statement solely as a courtesy; information (including valuation) for such externally held assets is derived from external sources for which the member is not responsible; and externally held assets may not be covered by SIPC. Funds deposited with Program Banks of Webull's Cash Management Program are insured, in aggregate, up to \$250,000 per Program Bank, per depositor, for each account ownership category, by the FDIC. For joint accounts, FDIC coverage is available up to \$500,000 per Program Bank.

Happy investing with Webull!

OFFICE SERVING YOU

Webull Financial LLC
Member FINRA (CRD: 289063), SIPC
44 Wall Street, 2nd Floor
New York, NY 10005
support@webull.us
1 (888) 828-0618

WEBULL'S CLEARING BROKER

Apex Clearing Corporation
Member FINRA (CRD: 13071), SIPC
350 N. St. Paul Suite 1300
Dallas, TX 75201
cs@apexclearing.com

SUMMARY STATEMENT

This section provides a consolidated view of assets held in your brokerage account at Webull, including cash and securities, and assets related to the activity in your brokerage account, but held outside of Webull, including fully-paid securities lent to Apex through your participation in the Apex Clearing Fully-Paid Securities Lending Program, the collateral you held through the FDSL Program's Trustee, and cash you hold in Webull's FDIC-insured bank sweep program.

		Prior Month: Sep 30, 2024		Current Month: Oct 31, 2024			
		Total		Long	Short	Total	Change
Assets Held In Webull Account							
SIPC Cash Balance		0.15		—	—	0.15	+0.00
Stock		57.72		11.08	0.00	11.08	-46.64
Bonds		0.00		0.00	0.00	0.00	+0.00
Options		0.00		0.00	0.00	0.00	+0.00
Mutual Funds		0.00		0.00	0.00	0.00	+0.00
Securities Lent		0.00		0.00	0.00	0.00	+0.00
Assets Held Away From Webull Account							
FDIC Cash Balance		54,972.46		—	—	55,181.43	+208.97
Collateral Value		0.00		0.00	0.00	0.00	+0.00
Total(Combined Assets)		55,030.33		11.08	0.00	55,192.58	+162.33

CASH BALANCE DETAIL

	SIPC Cash Balance	FDIC Cash Balance	Total
Opening	0.15	54,972.46	54,972.61
Closing	0.15	55,181.43	55,181.58

Important Notice: Webull is a Member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Funds deposited at Program Banks in the Webull Cash Management Program are insured, in aggregate, up to \$250,000 per Program Bank, per depositor, for each account ownership category, by the FDIC.

CASH REPORT SUMMARY

This section provides a summary of all cash deposits, withdrawals, and other movements within your Webull brokerage account during the statement period. Key definitions and terms can be found at the end of this document.

	USD
Opening Cash	54,972.61
Deposits	0.00
Withdrawals	0.00
Trades (Sold)	0.00
Trades (Bought)	0.00
Fee	0.00
Tax	0.00
Commission	0.00
Dividends	0.00
Interest	208.97
Others	0.00
Closing Cash	55,181.58
Closing Cash (Settled)	55,181.58

OPEN POSITIONS**Equities & Options**

Symbol	Cusip	Quantity	Multiplier	Closing Price	Amount
MMATQ	59134N302	156	1	0.0710	11.08

ACCOUNT ACTIVITY

Date	Transaction	Currency	Account Type	Symbol	Cusip	Quantity	Amount	Description
10/15/2024	Interest	USD	BANK_SWEEP				208.97	Credit - FDIC-Insured Cash Management Interest Payment: 09/16/2024 to 10/15/2024

BANK BALANCE ALLOCATION

Date	Bank Name	Currency	Amount
10/31/2024	WEBSTER BANK	USD	55,181.43
10/31/2024	Total	USD	55,181.43

If you participate in Webull Cash Management Bank Sweep Feature, your uninvested cash is swept into accounts at FDIC-Insured banks, where your uninvested cash will earn interest and be eligible for FDIC insurance up to applicable limits, subject to FDIC rules. Note, SIPC has taken the position that customer cash balances held in Bank-Sweep Accounts are not covered by SIPC. Please see the Webull Cash Management Program Disclosure and the Webull Cash Management Program Agreement, available at www.webull.com/policy, for the terms and conditions of this program, including information regarding FDIC insurance coverage. More information regarding your interest rate and a breakdown of daily interest accruals is available on the platform.

ACCRUED BALANCES**CURRENCY:USD**

Interest Type	Description	Amount
ACCRUED BALANCES		244.94
	BANK SWEEP CREDIT INTEREST	102.80
	PROMOTION CREDIT INTEREST	142.14

NOTES**KEY DEFINITIONS AND TERMS**

1. **Accrued Dividends:** The pending dividend section includes unpaid cash dividends that the shareholder is entitled to receive but have not been distributed in the statement period. Most often due to the declared payment date being in the future outside of the statement period.
2. **Accrued Balance:** Interest is charged monthly, so this section will be the total interest incurred by the user in the statement period, rather than the portion of the interest charged. Additional detail provided in the Important Information section below.
3. **Trades (Sold):** Cash from selling securities.
4. **Trades (Bought):** Cash spent on buying securities.
5. **Multiplier(Mult):** In an individual stock option, the value of the contract is expressed as the product of a certain monetary amount and the underlying index. The certain monetary amount is fixed by the contract, which is referred to as the contract multiplier. At present, the stock is 1 by default and the individual stock option is 100.
6. **Closing Price:** Last traded price on the last trading date of the month. Note, closing prices are indicative and may be from third-party sources. Webull does not warrant the accuracy of the prices provided by third-party sources.
7. **The sum of Exchange-related fees, transaction-related fees, stamp duty, withholding tax, contract fees, commissions, or other fees or taxes.**
8. **Webull does not charge any fees for currency exchanges.** Exchange rate is prone to be impacted by the market exchange rates. Please take exchange rates on market as reference.

9. All transactions are based on a First-in, First-out ("FIFO") method.
10. Trade Records: Displays all GTC (Good-Till-Cancelled) orders in your account. Also included in the section are GTX orders (GTC orders eligible for extended trading hours).
11. Account Types: C = Cash, M = Margin, S = Short, X = RVP/DVP, and O = Other
12. FDSL: The Apex Clearing Corporation Fully-Paid Securities Lending Program.
13. Market Value of Securities Held Long includes the market value of securities held in non-short account types (i.e. Cash account, Margin account).
14. Market Value of Securities Held Short includes the market value of securities held in the short account type. Bonafide short positions will mark-to-market on a daily basis between the margin and short account types based on prevailing closing prices of the security which was shorted.
15. Market Value of Fully-Paid Securities Loaned. The market value of the fully-paid securities you have loaned through participating in the Apex Clearing Corporation Fully-Paid Securities Lending Program.
16. Collateral Value and Loan Value. Collateral Value and Loan Value are related to the fully-paid securities lent by you under the FDSL program. Collateral Value is the amount of collateral (e.g. cash) held on your behalf through the program's Trustee for your benefit at a bank. Loan Value is the market value of the fully-paid securities you have loaned, subject to rounding convention, through participating in the FDSL Program. See the Master Securities Lending Agreement for Apex Clearing Corporation Fully-Paid Securities Lending Program for complete program details.
17. Portfolio Market Value. The sum of the cash in your account (i.e. Total Cash Value), the securities in your account (i.e. Market Value of Securities in Your Account), and the market value of the fully-paid securities on loan (i.e. Market Value of Fully-Paid Securities Loaned)
18. Payment in Lieu. Cash distributions paid on fully-paid securities on loan in the Securities Lending Income Program will be credited to your Webull account in the form of a "cash-in-lieu" payment. Receipt of cash-in-lieu payments may have different taxable consequences than receipt of the actual dividends from the issuer.
19. SIPC Cash Balance. Cash held in the brokerage account.
20. FDIC Cash Balance. Cash swept into Program Banks through the bank sweep program.

IMPORTANT INFORMATION

1. Webull carries your account on an omnibus basis with Apex Clearing Corporation, which acts as the clearing broker.
2. If there are any material changes regarding your contact information, investment objectives, or financial situation, advise Webull promptly by updating your information using the Webull platform or by contacting support@webull.us.
3. If this is a margin account and we maintain a special memorandum account for you, this is a combined statement of your general account and special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the special memorandum account as required by Regulation T is available for your inspection at your request.
4. The interest charged on the debit balance in your account is shown on this statement. Interest on debit balances is calculated for each calendar day and charged monthly. The interest settlement cycle begins from the prior month's settlement date to the latest settlement date before the 15th of each month. The margin rate is variable and is determined by the size of the margin loan. The margin rate is set at Webull's discretion and is subject to change without notice. The daily interest charge is calculated by multiplying the debit balance by the margin interest rate divided by a 360 calendar year. When calculating margin interest, the free credit balance in the account will offset any debit in the margin account and the interest will be charged on the net debit balance.
5. We are required to report to the Internal Revenue Service all cash dividends and registered bond interest credited to your account on securities held for you in our name. All dividends and interest credits should be included in your income tax return. Webull's policy is to pay all dividends and interest in US Dollars. Webull will allow the following countries to be paid in their foreign currency (Canadian Dollars, British Pounds, Euros, Argentine Peso, Chinese Renminbi, Korean Won, Philippine Peso and Brazilian Real).
6. Information related to fees and other charges incurred in connection with listed options transactions occurring during the month has previously been furnished to you in confirmation of such transactions. A summary of this information will be made available to you promptly upon request. Exercise assignment notices for option contracts are randomly allocated among customer short positions. A more detailed description of our random allocation procedure is available upon request.
7. SIPC Coverage: Webull is a Member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org. Deposits held away from Webull may not qualify under SIPC protection.
8. Any free credit balance represents funds payable upon demand which, although properly accounted for on our books of records, is not segregated, and may be used in the conduct of this firm's business as permissible under the SEC Rule 15c3-2.
9. Rate on Customer Collateral represents the interest paid on the collateral posted to the customer's account and received from lending stock. A positive rate indicates a benefit to the lender.
10. Fixed Income. Bond transactions are executed by our clearing broker, Apex, who charges a mark-up or mark-down on the trade. Apex shares a negotiated portion of this markup with its vendor, Moment, and with Webull. A mark-up and mark-down will impact the price you pay for a bond transaction and may impact your effective yield on the bond. Call features for bonds, preferred stocks, and other convertible securities may affect the yield on your investment. For zero coupon, compound interest and multiplier securities, there are no periodic payments and securities may be callable below maturity value without notice to a holder unless registered. Redeeming or selling your position prior to maturity may reduce the yield or result in a loss. For additional information regarding bond yield, please contact support@webull.us.
11. Fixed income securities carry various risks including interest rate risk, inflation risk, callable risk, liquidity, and default risk. If the debt security is unrated by a nationally recognized statistical rating organization, it may pose a high risk of default. You should consult a financial advisor to determine whether unrated bonds are appropriate for your portfolio considering your goals and your financial circumstances. Additional information regarding the risk of bond trading is available at www.webull.com/policy.
12. Investors should be aware that money market mutual funds are not guaranteed, their share value may fluctuate, and there is a risk of loss, including the possible loss of principal. See additional details in the Mutual Fund Risk Disclosure on www.webull.com/policy.

NOTICE TO CUSTOMERS

1. Webull utilizes the service of Apex Clearing Corporation ("Apex") as a custodian to hold clients' assets in omnibus accounts. Apex, a full-service broker-dealer, is a member of FINRA and SIPC. As custodian, Apex is responsible for holding, maintaining, and handling assets in the manner instructed by Webull as per the clients' direction. As a clearing agent, Apex provides securities clearance and may order execution based on Webull instructions. By opening an account at Webull, you have agreed to Webull's use of an omnibus account with Apex as custodian.
2. You are a customer of Webull. Apex is not involved with or has any responsibility for decisions regarding securities transactions in your account. Webull is responsible for opening, approving, and monitoring all activities in connection with your account. The entry of orders and any instructions regarding the deposit or withdrawal of securities or monies should be made through Webull.
3. Interest charges to your account may be based on the size and net debit balance during the interest period. These rates are subject to revision. For more complete information regarding interest charges to customers, consult the Webull Fee Schedule, available at webull.com/pricing.

4. Fully Paid Lending Program: Customers participating in the Fully Paid Securities Lending Program should be aware that shares on loan are not covered by SIPC. Cash collateralizing fully-paid securities loaned are held at Wilmington Trust and are not subject to SIPC protections. Please consult the Master Securities Lending Agreement for additional information, available at webull.com/policy.
5. In case of errors or questions about your electronic transfers, if you think your statement or receipt is wrong, or if you need more information about a transaction listed, email support@webull.us. Webull must hear from you no later than 60 days after you were sent the first statement on which the problem or error appeared. When reaching out, please include your name, account number, a description of the item you are unsure about, a clear explanation as to why you believe it is an error, and the dollar amount of the suspected error.
6. Webull will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, Webull will credit your account for the amount you think is in error, so that you will have the use of the funds during the time it takes Webull to complete our investigation.
7. FINRA Investor Brochure: Webull is a member of FINRA and we are required to inform you of the availability of the FINRA Investor Brochure which contains information on FINRA BrokerCheck. You may contact FINRA at 800-289- 9999 or at their website www.finra.org. Webull carries your account and acts as your custodian for funds and Apex acts as your custodian for securities. Any suspected inaccuracy or discrepancy in your account statement must be promptly reported to Webull. In order to protect your rights, including your right to SIPC coverage, please confirm any oral communication in writing and include your brokerage account number. General inquiries or concerns regarding your account should be directed to Webull. Account positions and balance inquiries, or concerns should be directed to Webull via the Help Center.
8. The SEC requires all broker-dealers that route orders in equity securities and options to make available quarterly reports that present a general overview of their routing practices. The reports must identify the significant venues to which customer orders were routed for execution during the applicable quarter and disclose the material aspect of the broker-dealer's relationship with such venues. In addition, the Rule (SEC 606) requires broker-dealers to disclose, on customer request, the venues to which the six months prior to the request, and the execution time for the orders that were executed. For further information, please contact Webull.
9. All trade confirmations are transmitted on or about the transaction date. For certain Index Options Webull charges a per-contract fee, referred to as the Webull Index Option Contract Fee. The Tax/Fee column is an aggregate of the following fees: the Webull Index Option Contract Fee, the Proprietary Index Option Fee, the OCC fee, the Regulatory Transaction (SEC) Fee, Trading Activity Fee (TAF), and Options Regulatory Fee (ORF), whenever applicable. For more details please visit www.webull.com/pricing
10. Cost Basis for Foreign Account Statements. Cost basis is required to be reported in U.S. dollars for tax purposes. It is the responsibility of the account holder to convert sales proceeds paid in foreign currency to U.S. dollars to avoid inaccurate cost basis calculations. When reporting the purchase or sale, you must determine the U.S. dollar amounts to be reported as of the settlement date, at the spot rate or by following a reasonable spot rate convention. See Regulations section 1.6045-1(d)(8).
11. Please retain this statement as it will be helpful in preparing your income tax returns and may be needed along with subsequent statements to verify interest charges in your account. This statement shall be deemed conclusive unless objected to in writing within 10 days of the statement closing date. Mutual funds and other securities are not insured by FDIC, are not deposits, obligations of Webull.
12. A financial statement of Webull Financial LLC is available for your personal inspection at www.webull.com or a copy of it can be mailed to you upon your written request.
13. Please contact Webull Financial LLC ("Webull") customer service to report any inaccuracy or discrepancy in this statement via in-App ticket, email at support@webull.us, or by phone at 1 (888) 828-0618.

STATEMENT OF FINANCIAL CONDITION

1. Pursuant to the Securities Exchange Act of 1934, Webull Financial LLC ("Webull") is required to provide clients with certain financial information. The unaudited Statement of Financial Condition of Webull Financial LLC as of June 30, 2024 is available on the Webull website at www.webull.com/policy. A copy of this document may also be obtained at no cost by calling Webull at 1 (888) 828-0618.
2. On June 30, 2024, Webull Financial LLC had net capital of \$142,347,631 which exceeded its required net capital of \$4,079,266 by \$138,268,365.



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Account Number Statement Period
5477-9428 October 1-31, 2024

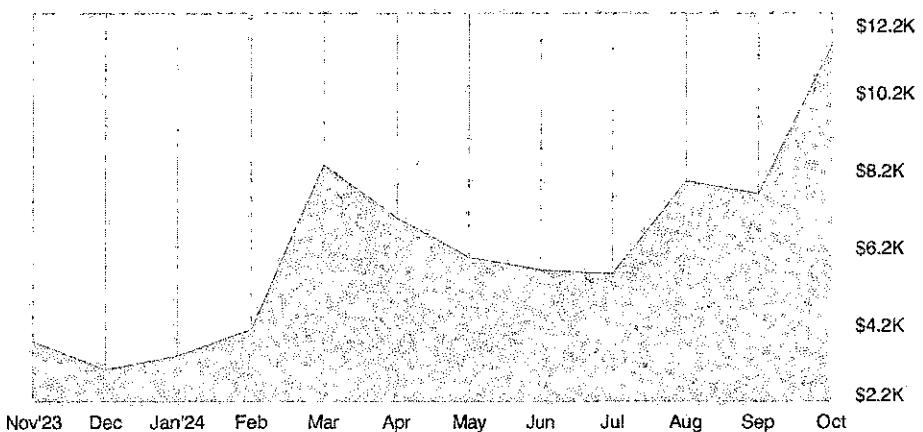
Account Summary

Ending Account Value as of 10/31

\$11,410.15

Beginning Account Value as of 10/01

\$7,588.84



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account
visit schwab.com/login. Statements are
archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features
and benefits of this statement.

MIGUEL ANGEL GUTIERREZ JR
1458 Galway Ave
REDLANDS CA 92374

	This Statement	YTD
Beginning Value	\$7,588.84	\$3,056.18
Deposits	2,345.87	9,281.50
Withdrawals	(0.62)	(0.62)
Dividends and Interest	0.01	0.16
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	1,476.05	(927.07)
Expenses	0.00	0.00
Ending Value	\$11,410.15	\$11,410.15

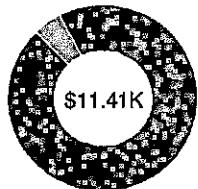
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Asset Allocation



		Current This Period	Allocation
	Cash and Cash Investments	540.61	5%
	Equities	10,869.54	95%
Total		\$11,410.15	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
IQST	IQSTEL INC	10,862.30	95%
	CHARLES SCHWAB BANK	540.61	5%
MMATQ	META MATLS INC	7.24	<1%

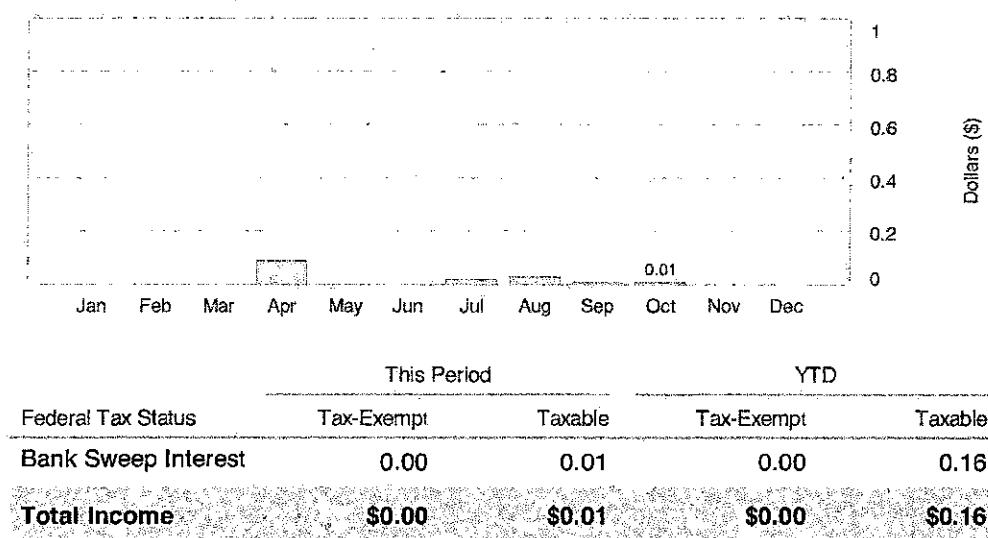
Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	(0.94)	(0.94)
Unrealized	(\$17,223.50)					

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Statement Period
October 1-31, 2024

Income Summary





Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Statement Period
October 1-31, 2024

Positions - Summary

Beginning Value as of 10/01	Transfer of Securities(In/Out)	Dividends Reinvested	Change in Market Value	Ending Value as of 10/31	Cost Basis	Unrealized Gain/(Loss)	
\$7,588.84	\$0.00	\$0.00	\$2,345.26	\$1,476.05	\$11,410.15	\$28,093.04	(\$17,223.50)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK ^{X,Z}			0.12	540.61	540.49		0.20%	5%
Total Cash and Cash Investments					\$0.12	\$540.61	\$540.49			5%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
IQST	IQSTEL INC	57,170.0000	0.19000	10,862.30	12,606.31	(1,744.01)	N/A	0.00	95%
MMATQ	META MATLS INC	102.0000	0.07100	7.24	15,486.73	(15,479.49)	N/A	0.00	<1%
Total Equities				\$10,869.54	\$28,093.04	(\$17,223.50)		\$0.00	95%

Positions - Unpriced Securities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)
1606 CORP		116.0000			0.00		N/A	
Total Unpriced Securities				\$0.00	\$0.00	\$0.00		\$0.00

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Statement Period
October 1-31, 2024

Transactions - Summary

Beginning Cash* as of 10/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	= Ending Cash* as of 10/31
\$0.12		\$2,345.87		(\$0.62)		(\$1,804.77)		\$0.00		\$0.01		\$0.00	\$540.61

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
10/08	Deposit	Jounaled Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				55.77	
10/09	Deposit	MoneyLink Txn		Tfr SCHOOLSFIRST FEDER, MIGUEL A GUTIERR				200.00	
10/10	Purchase		IQST	IQSTEL INC	275.0000	0.1708	6.95	(53.93)	
				Commission \$6.95					
10/15	Deposit	Jounaled Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				349.00	
10/16	Purchase		IQST	IQSTEL INC	3,410.0000	0.1600	6.95	(552.55)	
				Commission \$6.95					
	Deposit	Jounaled Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				34.85	
	Interest	Bank Interest X,Z		BANK INT 091624-101524				0.01	
10/17	Deposit	MoneyLink Txn		Tfr SCHOOLSFIRST FEDER, MIGUEL A GUTIERR				126.58	
10/18	Deposit	Jounaled Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				769.00	
	Deposit	Jounaled Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				21.21	
10/21	Withdrawal	SchwabBank Trnsfr		OVERDRAFT TO INVESTOR CH ECKING 6791				(0.62)	



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Statement Period
October 1-31, 2024

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Gain
10/21	Deposit	Journalized Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				0.62	
10/22	Purchase		IQST	IQSTEL INC	2,000.0000	0.1645	6.95	(335.95)	
	Purchase		IQST	IQSTEL INC	2,000.0000	0.1644	6.95	(335.89)	
	Deposit	Journalized Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				250.00	
10/23	Purchase		IQST	IQSTEL INC	3,160.0000	0.1644	6.95	(526.45)	
				Commission \$6.95					
10/31	Deposit	Journalized Funds		TRANSFER FUNDS FROM SCHW AB BANK - 440032676791				538.84	
Total Transactions									\$540.49

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description
10/01	Beginning Balance x,z	\$0.12	10/17	BANK CREDIT FROM BROKERAGE x
10/08	BANK CREDIT FROM BROKERAGE x	55.77	10/18	BANK CREDIT FROM BROKERAGE x
10/09	BANK CREDIT FROM BROKERAGE x	200.00	10/22	BANK TRANSFER TO BROKERAGE
10/10	BANK TRANSFER TO BROKERAGE	(53.93)	10/23	BANK TRANSFER TO BROKERAGE
10/15	BANK INTEREST - CHARLES SCHWAB BANK x,z	0.01	10/31	BANK CREDIT FROM BROKERAGE x
10/15	BANK CREDIT FROM BROKERAGE x	349.00	10/31	Ending Balance x,z
10/16	BANK TRANSFER TO BROKERAGE	(517.70)	10/31	Interest Rate x,z

* Your interest period was 09/16/24 - 10/15/24. z



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Statement Period
October 1-31, 2024

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Settle/ Limit Price(\$)	Payable Date	Expiration Date	Amount(\$)
Pending	10/31	Purchase	IQST	IQSTEL INC	2,808.0000	0.1890		11/01		(537.66)
Total Pending Transactions										(\$537.66)

Pending transactions are not included in account value.

Endnotes For Your Account

- W Excluding unpriced securities (see Investment Detail).
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or**

Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day



Schwab One® Account of

MIGUEL ANGEL GUTIERREZ JR

Statement Period
October 1-31, 2024

Terms and Conditions (continued)

of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than $\frac{1}{2}$ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been

lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2024 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (O1CUSTNC) (0822-20UL)

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